



**JULY 2025**  
Volume 17 • Issue 7

A publication for the members of

**POSTALFamily**  
Credit Union, Inc.

[www.URmyCU.org](http://www.URmyCU.org)

"Welcome to the Family"



## Funds Availability Policy



Effective **July 1, 2025**, we are updating our Funds Availability Policy. We are implementing beneficial changes to our availability schedule to ensure compliance with Regulation CC.

**Specifically, the first \$275.00 of your deposit may be available on the first business day after that day of your deposit.**

**In addition, if you deposit checks totaling more than \$6,725.00 on any one day, funds may be delayed for a longer time.**

We will continue to apply exception holds in accordance with federal regulations, which may result in funds being held for longer periods in certain circumstances. You will be notified if an exception hold is placed on your account.

If you have any questions regarding this change, please contact us at **513-381-8600** or visit our website at [www.urmycu.org](http://www.urmycu.org).

## Looking for reliable insurance options designed to be simple? TruStage™

Backed by more than 80 years of working with credit unions and their members, TruStage™ is here to help protect what matters most. Trust us for all your insurance needs, including Life, Auto & Home, Accidental Death & Dismemberment coverage, and more.

Get an instant, no-obligation quote or explore your coverage options at [www.trustage.com](http://www.trustage.com).

**Life and Accidental Death & Dismemberment: 1.855.612.7909**  
**Auto & Home: 1.888.380.9287 or visit [www.trustage.com/member](http://www.trustage.com/member)**

TruStage™ Life insurance and AD&D insurance are issued by CMFG Life Insurance Company, and MEMBERS Life Insurance Company. Auto and Home Insurance Program are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by any financial institution. Product and features may vary and not be available in all states. Corporate Headquarters 5910 Mineral Point Road, Madison, WI 53705. © TruStage

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## Fee Free ATM's

You can always find the ATM's closest to you that are fee free by visiting the following links:

<https://www.allianceone.coop/a1atm/find>



<https://www.moneypass.com/atm-locator.html>



You may search by address, city, or zip. Great to use while traveling on vacation or business!

# It's Report Card Bonus Time!

If there's a student in your family who is a member of Postal Family Credit Union, (between Kindergarten age and 18) who has received a great report card from school, we have a special bonus in store for him or her.

We will reward our young members with a special bonus of \$1.00 for each "A" (up to a maximum of 10 subjects) he or she earns on his or her end of the year report card. This is our way of letting your child know that we believe working hard in school is a very important part in his or her future success.

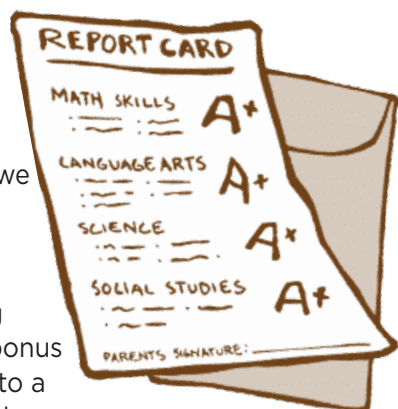
## Here's how to get your child's Good Grades Bonus:

- The child must be the primary member of the account to qualify.
- Photocopy your child's end of year report card (the report card that indicates the student is being promoted to the next grade).
- As a parent or guardian, sign the copy as your guarantee that the copy is a true and valid duplicate of the original with no alterations.
- Write the child's member number on the report card copy.
- Mail or bring the copy to PFCU no later than August 15, 2025. Please do not send the child's original report card to the credit union.

If your youngster is not yet a primary member of the PFCU and you want them to participate in this incentive program this would be a good time to have them become a member. They will then be able to enjoy the many benefits of being a member of Postal Family Credit Union.

## Junior High & High School Students

The Credit Union is offering junior high and high school students the chance to double their money for every "A" received in their classes. Students can now make \$2.00 for every "A" they earn for their courses. In order to qualify for the double-bonus, students must take and pass our "Money Smart Teens" online course. Students that take the online course must receive 8 out of 10 correct answers in order to pass.



online course must receive 8 out of 10 correct answers in order to pass.

With the completion of this course students will gain a better understanding of personal finances, such as checking accounts, credit cards and financial goals. At Postal Family Credit Union we encourage our young members to be educated and aware in order to make the best financial decisions in their lives.

To take the "Money Smart Teens" online course please complete the following steps:

1. Visit our website, [www.urmycu.com](http://www.urmycu.com).
2. Mouse over the "Financial Education" link.
3. Click on the "MoneyEd" link.
4. Click on the "Start Now" link located in the Money Smart Teens area.
5. You will then review all of the course information and take the online exam.
6. Once you have completed the exam the Credit Union will be notified you have taken the exam.
7. Print off your online exam score page and submit with your report card.
8. Deadline is August 15, 2025.



## Hours and Information

### Mailing Address:

P.O. Box 14403  
Cincinnati, OH 45250-0403

### Hours:

Monday, Tuesday, Thursday, Friday: 9:00 a.m. to 5:00 p.m.  
Wednesday: 10:00 a.m. to 5:00 p.m.

**Cincinnati:** 1243 West 8th Street, Cincinnati, OH 45203

Tel: 513-381-8600, Toll Free: 1-800-265-4527, Fax: 513-345-8726

**Dayton:** 1111 East Fifth Street, Dayton OH 45401

937-228-7691, Toll Free: 1-800-265-4527

**Closed 11:00 a.m. to 11:30 a.m. for Lunch**

### Personal Account Line:

Call P.A.L. for all your account information. If you are in area codes 513, 812 or 859 call 513-632-5693... all other area codes call 1-800-621-9722. Or visit WebPal II at [www.urmycu.org](http://www.urmycu.org)

### We will be closed...

Independence Day, Friday, July 4, 2025  
Labor Day, Monday, September 1, 2025



By member choice accounts are insured by ASI for up to \$250,000. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. **MEMBERS ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**





# Find the best student loan rate out there

The fastest way to search & compare student loan rates.



## One-Stop-Shop

Search and compare pre-qualified rates from 20+ lenders through a single, 2-minute form.



## Risk Free

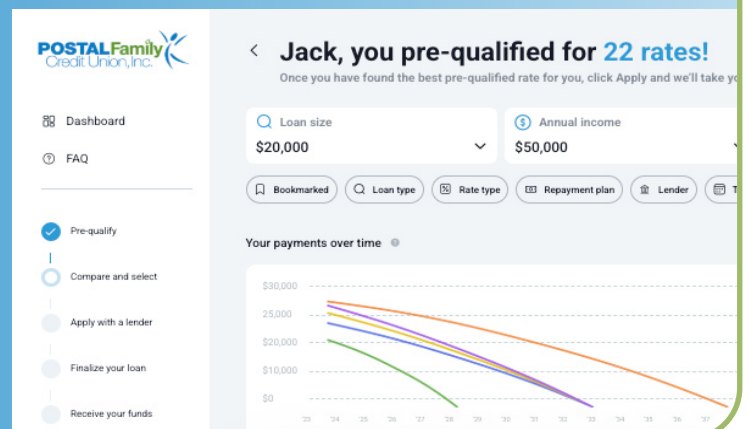
Our student loan marketplace is completely free and does not impact your credit score.



## Savings

Save time and money by exhaustively searching the market to find the best rate.

Don't miss your chance  
Start saving today  
[urmycu.org](http://urmycu.org)





**POSTALFamily**  
Credit Union, Inc.



## PFCU Mobile App Available NOW!

The PFCU Mobile App gives you 24/7 access to your account in a secure and convenient manner. Check your account balances, transfer funds, access your e-Statement, view a cleared check and check your credit score. All in one convenient location. Download on the Apple App Store or get it on the Google Play Store.

## Lighten Your Credit Burden with a Consolidation Loan

It's easy to be lulled into making the minimum payments on your credit cards. But take a closer look at your statement to see what you could actually end up paying and how long it will take you to settle the

score if you do so - and that's without making any additional charges. If you have balances on multiple credit cards, that's a heavy burden to face. And beware of making a late payment, or it will cost you even more in penalties - a late payment fee and the interest rate may skyrocket.

A Consolidation Loan from Postal Family Credit Union can lighten the load. With a credit union Consolidation Loan, we can help you pay off those high interest credit cards. Plus, you'll only have one payment to make every month, a payment that you can put on autopilot so you won't mistakenly forget it. So don't wait a minute more, call on us today to ask about a Consolidation Loan.



# "Bring your loan HOME"



**Receive a \$100 Gas Card!\* • Defer your payments for 90 days!  
We will match or beat your rate!\***

**Transfer an existing loan or credit card balance from another institution  
and bring your loan HOME?**



**How can you say no?  
Stop in or call 513.381.8600 Ext. #3**

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\*Balance must be at least \$10,000 or greater to qualify. For loan balances below \$10,000 only the 90 day deferment will be offered. Member must qualify for the loan under normal underwriting guidelines. Minimum rate floor of this offer is 5.49% APR. Interest will accrue over the 90 day deferment period regardless of balance. Member must be able to provide verification of existing rate. Existing PFCU loans are excluded. This institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.